

South Shore Appraisals CA
3911 Cleveland Ave Unit 34142
San Diego, CA 92163-7086
(619) 432-5715

06/01/2023

Cesar Mora/Natasha Mora
6389 Castejon Dr
La Jolla, CA 92037

Re: Property: 6389 Castejon Dr
La Jolla, CA 92037
Borrower:
File No.: 6389 Castejon Dr

Opinion of Value: \$ 18,034,000
Effective Date: 05/30/2023

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely, esign.alamode.com/verify Serial:A5601DF5



Sidney Loiseau
License or Certification #: AR041847
State: CA Expires: 12/26/2024
Sid@SouthShoreAppraisalsCa.com



Serial# A5601DF5
esign.alamode.com/verify

SUBJECT PROPERTY PROFILE



PARCELQUEST
APPRALS

County Last Updated: 05/18/2023

Property Location

Address: 6389 CASTEJON DR	City: LA JOLLA	Zip: 92037-6933
APN#: 352-512-03-00	Use Code: Single Family Residence	County: San Diego
Tract: 3345	Census Tract: 83.10	Zone: R-1:SINGLE FA
Map Page/Grid: 1247/ J1	Legal Desc: TR 3345 LOT 86*	
Total Assessed Value: 3,267,640	Tax Amount: 39,779.12	
Percent Improvement: 0.49	Tax Year / Assessor Year: 2022 / 2022	

Current Owner Information

Current Owner: BULA DEVELOPMENTS INC	Owner Address: 1615 S MARIPOSA RD
City, State, Zip: STOCKTON, CA, 95205-7727	Owner Occupied: No
Last Transaction: 05/18/2022	Deed Type: deed of trust
Amount: 750,000	Document: 0000212735

Last Sale Information

Transferred From: 6389 CASTEJON LLC	Seller Address:
Recording / Sale Date: 08/30/2019 / 05/02/2019	Prior Recording / Sale Date: 07/02/2018 / 04/24/2018
Most Recent Sale Price: 1,760,000	Prior Sale Price: 1,760,000
Document Number: 0000375297	Prior Document No.: 0000270027
Document Type: grant deed/deed of trust	Prior Document Type: grant deed/deed of trust

Lender Information

Lender: TRIUMPH CAP PTRS INC	Full/Partial: F
Loan Amount / 2nd Trust Deed: 3,732,000 /	Loan Type: conventional

Physical Information

Building Area: 8,278	# of Bedrooms: 6	Lot Size Sqft / Acreage: 21,400 / 0.49
Additional: 0	# of Bathrooms: 8.00	Year Built / Effective: 1965 / 0
Garage: 0	# of Stories: 0	Heating:
First Floor: 0	Total Rooms: 0	Cooling:
Second Floor: 0	# of Units: 0	Roof Type:
Third Floor: 0	Garage/Carport: 2 Car Garage	Construction/Quality: Primary Material Unlisted / 0
Basement Finished: 0	Fireplaces: 0	Building Shape:
Basement Unfinished: 0	Pool/Spa: Yes	View:

Flood Data and Map

Flood Zone: X	Panel Number: 06073C1603G	Panel Date: 2012-05-16	Community Number: 060295
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CURRENT MLS LISTING SHEET



Exterior Back

Virtual Tour

Start Showing...



Detached
MLS #: **230006469**
APN: **352-512-03-00**
Addr: **6389 Castejon Drive**
City, St: **La Jolla CA** Zip: **92037**

Status: **ACTIVE**
Short Sale: **No**
COE Date:

List Price: **\$19,995,000**
Orig Price: **\$19,995,000** DOMLS **52**
Sold Price:
List Date: **4/8/2023** LP/SqFt: **1,817...**
Mod Date: **4/14/2023** SP/SqFt:

Bedrooms: **6** Full Baths: **7**
Optional B: **0** Half Bath: **2**
Total: **6** Total: **9**

Parking Garage Spaces: **4**
Parking Non-Garaged Spaces: **6**
Parking Spaces Total: **10**
Parking Garage: **Attached**
Non-Garage Details: **Driveway - Concrete, Street**
RV Parking:

Est. SqFt: **11,000** Year Built: **2022**
Community: **LA JOLLA**
Neighborhood: **Muirlands**
Complex:
SA Restrict: **N/K**
View: **Panoramic Ocean, Coastline, Wh...**
Pool: **Below Ground, Lap, Heated, Peb...**

Listing Type: **ER** Patio: **Covered, Enclosed, Ston...**
Pets:
Age Restrictions: **NK**
Stories: **2 Story**
MandRem: **None Known**

REMARKS AND SHOWING INFO

New Construction resort-style estate offering a reverse living floor plan for maximum privacy and partial ocean views. High quality finishes and custom details throughout, offering unique features including an entryway entertainment lounge with private courtyard; a zero-edge second-floor pool with 12ft-tall waterfall; an expansive 600 SqFt. private gym with an equivalent outdoor workout area; multiple ocean view sport courts, and dual Primary Suites on each floor for a versatile living experience. Enjoy year-around sunsets and, year-around sunrises in La Jolla's sought-after, exclusive, Muirlands Estates.

Cont. Remarks: Visit www.Scenic-Oasis.com for more details - Estimated square footage includes under-roof indoor/outdoor living areas, approx 2,600 sqft. Buyer to verify all square footage and information. Partial ocean view from 2nd floor living areas. Panoramic ocean view from elevated backyard and sport court amenities. Listing Agents are principals of the

Cross Streets: [La Jolla Scenic Drive S](#)

Map Code:

CBB%: 2.00

CBB\$:

CVR: N

Directions To Property: From the intersection of Nautilus Street and La Jolla Scenic Drive S, head south on La Jolla Scenic Drive S, then

Showing: POF required for showing - 24 Hrs Notice Required - LAMA

Occupied: Call Listing A...

Occupant:

Occupant Ph:

Lockbox: No

Listing Agent: Cesar Mora - 858-539-6232

Agent DRE Lic#: 01948302

2nd Agent: Natasha N Mora - 858-539-6308

Broker ID: 8928

Broker DRE Lic.: 01878277

Listing Office: eXp Realty of California, Inc. - Office: 858-258-7383

Off Market Date:

Close of Escrow:

Financing:

Concessio...

Selling Agent:

Selling DRE License#

Selling Office:

Site Price:

Exp Date:

Wtr Dist:

High School URL:

Equipment:

Dishwasher, Disposal, Dryer, Fire Sprinklers, Garage Door Opener, Microwave, Pool/Spa/Equipment, Range/Oven, Refrigerator,

HO Fees Includ...

Home Owner F... 0.00

Other Fees: 0.00

CFD/Mello-Ross: 0.00

Total Monthly Fees: 0

HOA:

HOA Phone:

Prop Mgmt Co:

Prop Mgmt Ph:

Est. % Owner Occu...

Terms: Cash, Cash To New Loan, Su...

Cooling: Central Forced Air

Heat Source: Natural Gas

Heat Equip: Forced Air Unit

Fireplace Loc: FP in Master BR, Patio/Outdoors, Gas, Great Room, Ot

Fireplaces(s): 6

Living Room: 30x30

Master BR: 23x24

Dining Room: 30x30

Bedroom 2: 10x13

Family Room: 40x22

Bedroom 3: 17x14

Kitchen: 20x15

Bedroom 4: 15x17

Breakfast Area 8x9

Bedroom 5: 15x13

Extra Room 1: 25x33

Extra Room 3: 21x18

Extra Room 2: 33x20

SqFt Source: Other/Remarks

Lot Size: .25 to .5 AC #Acr: 0...

Lot Size Source: Assessor Rec...

Units/Building:

Lot SqFt Approx: 21,400

Units/Complex:

Laundry Locatio... Laundry Room, On Upper Level Elevator: Y

Sewer/Septic: Sewer Connected Stories (In Build): 2

Appreciate a full-size residential elevator for a single-level living experience and easy access to each floor - Offering an Entertainment Lounge, Expansive Gym, Private Courtyard, Primary Level Great Room, Dual Primary Suites and ocean view sport courts and backyard amenities. Enjoy three kitchen and bar areas with 20 Wolf-Subzero appliances throughout, including an elegant primary kitchen meticulously designed with marble, quartzite, brass, and stainless steel finishes - complementing the high-level custom finishes throughout the home. La Jolla's largest NEW CONSTRUCTION CRAFTSMAN ESTATE is the perfect home for year-round entertainment and enjoyment of the coastal lifestyle.



Information is believed to be accurate, but shall not be relied on without verification. Square footage, lot size, room size dimensions should be considered approximate. Some agencies may be sold as is. Please be advised there may be additional disclaimers and disclosures attached to this listing that are available to Participants and.

Provided By:

DRE Lic#: CA

(e)SDMLS Information is not guaranteed

05/30/2023 07:12 PM

Mark Pfluge

RESIDENTIAL APPRAISAL REPORT

File No.: 6389 Castejon Dr

SUBJECT	Property Address: 6389 Castejon Dr		City: La Jolla		State: CA		Zip Code: 92037																																																																																																																																																																																																																																																																																																																																																									
	County: San Diego		Legal Description: Lot 86 Tr 3345		Assessor's Parcel #: 352-512-03-00																																																																																																																																																																																																																																																																																																																																																											
	Tax Year: 2023		R.E. Taxes: \$ 39,779		Special Assessments: \$ 0		Borrower (if applicable):																																																																																																																																																																																																																																																																																																																																																									
	Current Owner of Record: Bula Developments Inc				Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																																																																																																																																																																																																																																																																																																																											
ASSIGNMENT	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																																																																																																																																																																																																																																																																																											
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	Intended User(s) (by name or type): Cesar Mora <cmorarealestate@gmail.com>; Natasha Mora <nmorealestate@gmail.com>																																																																																																																																																																																																																																																																																																																																																															
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See Attached Addendum																																																																																																																																																																																																																																																																																																																																																																
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RESIDENTIAL APPRAISAL REPORT

File No.: 6389 Castejon Dr

TRANSFER HISTORY	My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.				
	Data Source(s): Parcel Quest/CoreLogic				
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: The subject property transferred title within the past 36 months from the effective date of the appraisal. The comparable properties transferred title within the past 12 months. The information was verified through Parcel Quest/Sandicor.			
	Date: 05/18/2022 Price: 750,000				
	Source(s): Parcel Quest/CoreLogic 2nd Prior Subject Sale/Transfer				
TRANSFER HISTORY	Date: 08/30/2019 Price: 1,760,000				
	Source(s): Parcel Quest/CoreLogic				
	SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.				
	FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
	Address	6389 Castejon Dr La Jolla, CA 92037	7505 Hillside Dr La Jolla, CA 92037	1320 Muirlands Dr La Jolla, CA 92037	6251 La Jolla Scenic Dr S La Jolla, CA 92037
Proximity to Subject		0.96 miles NW	0.88 miles SW	0.41 miles SW	
Sale Price	\$	\$ 15,800,000	\$ 21,800,000	\$ 18,375,000	
Sale Price/GLA	\$ 2,140.53 /sq.ft.	\$ 1,536.22 /sq.ft.	\$ 1,726.32 /sq.ft.	\$ 2,041.67 /sq.ft.	
Data Source(s)	Inspection	CRMLS#220026106;DOM 143	CRMLS#220003504;DOM 22	CRMLS#200045330;DOM 230	
Verification Source(s)	Public Records	Doc#73895	Doc#0116336	Doc#385869 05/21/2021-COE	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing		ArmLth		ArmLth	
Concessions		Conv;0		Cash;0	
Date of Sale/Time		s03/23;c02/23		s03/22;c02/22	s05/21;c05/21 (+12.8)
Rights Appraised	Fee Simple	Fee Simple		Fee Simple	
Location	Residential	Feeder St	+100,000	Residential	Feeder St
Site	21400 sf	32670 sf	0	28314 sf	0
View	Ocn/Coast/Sunset	Ocn/Coast/Sunset		Ocn/Coast/Sunset Pano	-500,000
Design (Style)	Contemporary	Contemporary		Spanish	0
Quality of Construction	New/Custom	Good/Custom	+500,000	New/Custom	
Age	1	26	0	5	0
Condition	Full Remodel	Inferior Upgrades	+2,000,000	Full Remodel	Full Remodel
Above Grade	Total Bdrms Baths	Total Bdrms Baths	+50,000	Total Bdrms Baths	-50,000
Room Count	12 6 8.2	11 5 6.0	+150,000	12 7 8.2	0
Gross Living Area	8,425 sq.ft.	10,285 sq.ft.	-930,000	12,628 sq.ft.	-2,101,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	0sf
Functional Utility	New	Good	0	Good	0
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC	FAU/CAC
Energy Efficient Items	Custom Wnds	Custom Wnds		Custom Wnds	Custom Wnds
Garage/Carport	4 Car Garage	3 Car Garage	+20,000	6 Car Garage	-40,000
Porch/Patio/Deck	Porch/Patio/Dk/Bal	Porch/Patio/Dk/Bal		Porch/Patio/Dk/Bal	
Fireplace(s)	5 Fireplace(s)	3 Fireplace(s)	+20,000	5 Fireplace(s)	3 Fireplace
Pool/Spa	Custom Pool/Spa	Custom Pool/Spa		Custom Pool/Spa	Custom Pool/Spa
Amenities	Sport Crts/Fire Pit	Fire Pit	+50,000	Fire Pit	+50,000
Amenities	Outdoor Kit	None	+50,000	Outdoor Kit	Outdoor Kit
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 2,010,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -2,641,500
Adjusted Sale Price of Comparables			\$ 17,810,000		\$ 19,158,500
Indicated Value by Sales Comparison Approach			\$ 18,034,000		\$ 18,392,720
Summary of Sales Comparison Approach A market area was surveyed for relevant market data within subject the immediate's area. Based upon a physical inspection and exterior inspection of subject and the exterior inspection of the comparable, the subject and comparable appear to be in similar condition, have close or similar effective ages, appeal, marketability, design, and characteristics. All of the preceding comparable sales are located in the subject's general area and are considered to be the most relevant indicators of current market value for the subject property.					



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3/2007

RESIDENTIAL APPRAISAL REPORT

File No.: 6389 Castejon Dr

COST APPROACH	COST APPROACH TO VALUE (if developed) <input type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): See Addendum	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: <u>Marshall & Swift SwiftEstimator</u>	OPINION OF SITE VALUE = \$ <u>9,112,685</u>
	Quality rating from cost service: <u>GOOD</u> Effective date of cost data: <u>MAY 2023</u>	DWELLING <u>8,425</u> Sq.Ft. @ \$ <u>750.00</u> = \$ <u>6,318,750</u>
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	0 Sq.Ft. @ \$ = \$
	Depreciation is via economic age life method. Total economic life is	Sq.Ft. @ \$ = \$
	estimated at 100 years. Replacement cost figures used in the cost	Sq.Ft. @ \$ = \$
	approach are for valuation purposes only. These figures should not be	Pool/Sports Court/Fire pit/Kitchen = \$ <u>260,000</u>
relied upon for insurance purposes. The definition for "market value"	Garage/Carport <u>667</u> Sq.Ft. @ \$ <u>500.00</u> = \$ <u>333,500</u>	
used in this appraisal is not likely to be consistent with the definition of	Total Estimate of Cost-New = \$ <u>6,912,250</u>	
"insurable value".	Less Physical Functional External	
Estimated Remaining Economic Life (if required): <u>99</u> Years	Depreciation <u>69,123</u> = \$(<u>69,123</u>)	
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$	X Gross Rent Multiplier = \$ <u>Indicated Value by Income Approach</u>
	Summary of Income Approach (including support for market rent and GRM): <u>The income approach was not completed due to lack of competing rentals in this area and it was not considered reliable.</u>	
	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
	Indicated Value by: Sales Comparison Approach \$ <u>18,034,000</u> Cost Approach (if developed) \$ <u>16,005,812</u> Income Approach (if developed) \$	
	Final Reconciliation The sales comparison approach is considered to be the best indicator of value supported by the cost approach. The income approach was not utilized due to the lack of sufficient sale/rental information to arrive at a meaningful indication of value	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>Appraised "As Is" no conditions made. This report is intended to Ascertain Market Value. This report is not intended for any other use.</u>	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>18,034,000</u> , as of: <u>05/30/2023</u> , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
ATTACHMENTS	A true and complete copy of this report contains <u>33</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications
	<input type="checkbox"/> Map Addenda	<input type="checkbox"/> Narrative Addendum
	<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Cost Addendum
	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/> Photograph Addenda
	<input type="checkbox"/> Sketch Addendum	<input type="checkbox"/> Flood Addendum
	<input type="checkbox"/> Manuf. House Addendum	<input type="checkbox"/>
	Client Contact: _____ Client Name: <u>Cesar Mora/Natasha Mora</u>	
	E-Mail: <u>cmorarealestate@gmail.com/nmorarealestate@gmail.com</u> Address: <u>6389 Castejon Dr, La Jolla, CA 92037</u>	
SIGNATURES	APPRAISER  <u>esign.alamode.com/verify</u> Serial: <u>A5601DF5</u>	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Appraiser Name: <u>Sidney Loiseau</u>	
	Company: <u>South Shore Appraisals CA</u>	
	Phone: <u>(619) 432-5715</u> Fax: _____	
	E-Mail: <u>Sid@SouthShoreAppraisalsCa.com</u>	
	Date of Report (Signature): <u>06/01/2023</u>	
	License or Certification #: <u>AR041847</u> State: <u>CA</u>	
	Designation: _____	
	Expiration Date of License or Certification: <u>12/26/2024</u>	
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>05/30/2023</u>		



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ADDITIONAL COMPARABLE SALES

File No.: 6389 Castejon Dr

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	6389 Castejon Dr La Jolla, CA 92037	8410 Whale Watch Way La Jolla, CA 92037			8436 Westway Dr La Jolla, CA 92037			1021 Muirlands Dr La Jolla, CA 92037		
Proximity to Subject		1.81 miles N			1.87 miles N			1.14 miles SW		
Sale Price	\$	\$ 14,500,000			\$ 17,400,000			\$ 16,750,000		
Sale Price/GLA	\$ 2,140.53 /sq.ft.	\$ 1,705.88 /sq.ft.			\$ 2,154.00 /sq.ft.			\$ 1,647.32 /sq.ft.		
Data Source(s)	Inspection	CRMLS#210034019;DOM 34			CRMLS#200054420;DOM 63			CRMLS#230009780;DOM 6		
Verification Source(s)	Public Records	Doc#0101441			Doc#329724 04/29/2021-COE			Realtor		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.		DESCRIPTION	+ (-) \$ Adjust.		DESCRIPTION	+ (-) \$ Adjust.	
Sales or Financing		ArmLth			ArmLth			Listing		
Concessions		Conv;0			Cash;0			Conv;0		
Date of Sale/Time		s03/22;c02/22			s04/21;c03/21 (+12.8)	+1,113,600		Active		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	Residential	Resid Culdesac	-100,000		Residential			Residential		
Site	21400 sf	19598 sf	0		19990 sf	0		36590 sf	0	
View	Ocn/Coast/Sunset	Ocn/Coast/Sunset Pano	-500,000		Ocn/Coast/Sunset Pano	-500,000		Ocn/Coast/Sunset Pano	-500,000	
Design (Style)	Comtemporary	Spanish	0		Comtemporary			Comtemporary		
Quality of Construction	New/Custom	Good/Custom	+500,000		New/Custom			Good/Custom	+500,000	
Age	1	13	0		2	0		35	0	
Condition	Full Remodel	Inferior Upgrades	+2,000,000		Full Remodel			Inferior Upgrades	+2,000,000	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	+50,000		Total Bdrms Baths	-50,000		Total Bdrms Baths	-50,000	
Room Count	12 6 8.2	11 5 3.3	+225,000		13 7 8.2	0		13 7 7.3	+25,000	
Gross Living Area	8,425 sq.ft.	8,500 sq.ft.	0		8,078 sq.ft.	0		10,168 sq.ft.	-871,500	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	New	Good	0		New			Good		
Heating/Cooling	FAU/CAC	FAU/CAC			FAU/CAC			FAU/CAC		
Energy Efficient Items	Custom Wnds	Custom Wnds			Custom Wnds			Custom Wnds		
Garage/Carport	4 Car Garage	4 Car Garage			8 Car Garage	-80,000		4 Car Garage		
Porch/Patio/Deck	Porch/Patio/Dk/Bal	Porch/Patio/Dk/Bal			Porch/Patio/Dk	0		Porch/Patio/Dk/Bal		
Fireplace(s)	5 Fireplace(s)	3 Fireplace(s)	+20,000		2 Fireplace	+30,000		5 Fireplace(s)		
Pool/Spa	Custom Pool/Spa	Custom Pool/Spa			Custom Pool/Spa			Custom Pool/Spa		
Amenities	Sport Crts/Fire Pit	None	+50,000		Fire Pit	+50,000		Fire Pit	+50,000	
Amenities	Outdoor Kit	None	+50,000		None	+50,000		None	+50,000	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 2,295,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 613,600		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,203,500	
Adjusted Sale Price of Comparables			\$ 16,795,000			\$ 18,013,600			\$ 17,953,500	

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach A market area was surveyed for relevant market data within subject the immediate's area. Based upon a physical inspection and exterior inspection of subject and the exterior inspection of the comparable, the subject and comparable appear to be in similar condition, have close or similar effective ages, appeal, marketability, design, and characteristics. All of the preceding comparable sales are located in the subject's general area and are considered to be the most relevant indicators of current market value for the subject property.



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acknowledged and credited.

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Supplemental Addendum

File No. 6389 Castejon Dr

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				

Appraiser Competency Statement

The appraiser is fully competent in completing assignments in the San Diego County market area. Over the past 15 years approximately 10,000 reports have been completed for 1004, 1073, and 1025 reports. The appraiser has traveled less than 15 miles to complete this assignment order. Familiarity with local zoning changes, city improvements, future projects and shift in market sales are kept up to date with local officials and supportive web data. Local data such as DataQuick, Sandicor MLS and access to San Diego City Building and Planning Department and San Diego County Building and Planning Department records. The appraiser has lived in both San Diego City and now resides in the County of San Diego.

One Unit Housing Trend Addendum

The subjects home has been reconciled above the predominate One Unit Housing Trend for the market area. The subjects home is located on an interior street, pool/spa amenity and considered new construction w/ an Ocean View. The improvements are: Per MLS: "New Construction resort-style estate offering a reverse living floor plan for maximum privacy and partial ocean views. High quality finishes and custom details throughout, offering unique features including an entryway entertainment lounge with private courtyard; a zero-edge second-floor pool with 12ft-tall waterfall; an expansive 600 Sqft. private gym with an equivalent outdoor workout area; multiple ocean view sport courts, and dual Primary Suites on each floor for a versatile living experience. Enjoy year-around sunsets and entertainment in La Jolla's newest and largest custom Craftsman Estate.

Appreciate a full-size residential elevator for a single-level living experience and easy access to each floor - Offering an Entertainment Lounge, Expansive Gym, Private Courtyard, Primary Level Great Room, Dual Primary Suites and ocean view sport courts and backyard amenities. Enjoy three kitchen and bar areas with 20 Wolf-Subzero appliances throughout, including an elegant primary kitchen meticulously designed with marble, quartzite, brass, and stainless steel finishes - complementing the high-level custom finishes throughout the home. La Jolla's largest NEW CONSTRUCTION CRAFTSMAN ESTATE is the perfect home for year-round entertainment and enjoyment of the coastal lifestyle."

Condition of Property Addendum

Per MLS: "New Construction resort-style estate offering a reverse living floor plan for maximum privacy and partial ocean views. High quality finishes and custom details throughout, offering unique features including an entryway entertainment lounge with private courtyard; a zero-edge second-floor pool with 12ft-tall waterfall; an expansive 600 Sqft. private gym with an equivalent outdoor workout area; multiple ocean view sport courts, and dual Primary Suites on each floor for a versatile living experience. Enjoy year-around sunsets and entertainment in La Jolla's newest and largest custom Craftsman Estate.

Appreciate a full-size residential elevator for a single-level living experience and easy access to each floor - Offering an Entertainment Lounge, Expansive Gym, Private Courtyard, Primary Level Great Room, Dual Primary Suites and ocean view sport courts and backyard amenities. Enjoy three kitchen and bar areas with 20 Wolf-Subzero appliances throughout, including an elegant primary kitchen meticulously designed with marble, quartzite, brass, and stainless steel finishes - complementing the high-level custom finishes throughout the home. La Jolla's largest NEW CONSTRUCTION CRAFTSMAN ESTATE is the perfect home for year-round entertainment and enjoyment of the coastal lifestyle."

Alternative Heat Source

The subjects home features a FWA/C.Air or Forced Warm Air/Central Air Conditioning. Based on the age of the subjects home, most homes in the market area feature a FWA/C.Air or Forced Warm Air/Central Air Conditioning. All the comparables feature the same style heating. This heat source is safe and legal, market accepted and heats the entire unit. The home is assumed to be habitable year round but the appraiser is not aware of owners purpose and/or schedule for the year.

Carbon Monoxide Detector/Smoke Alarm/Water Heater Straps Addendum

Upon physical inspection, Carbon Monoxide Detectors and Smoke Alarms were installed within the designated rooms. Double Water Heater Straps were noted & secured to the wall. (See Photos)

Utility Addendum

The subjects utilities & appliances were turned on and functional at the time of inspection. All mechanicals including the central heating and air conditioning systems appeared to be functioning properly. NOTE: The appraiser is not a Licensed contractor, Electrician, Plumber or Certified in HVAC. If the utilities and mechanicals are later found not to be working up to industry standards, the appraiser reserves the right to amend any portion of this report.

Neighborhood Description

Subject's neighborhood is located West of the 5 Fwy within the Village of La Jolla area. The neighborhood consists of single family homes built between the 1950's to 2020's. This area of the neighborhood which features restaurants, boutiques, shops, consumer apparel stores, convenience stores, banks, fitness establishments, parks and recreational facilities. The ocean is minutes from the home. The area trend in this neighborhood is the complete modernization and/or remodel of the existing properties. The land value in this area is superior due to the zoning being R1 which allows for one homes per 5,000 sf of lot size. All supporting facilities, schools: and employments are located within a 3 mile radius from the subjects neighborhood.

Neighborhood Market Conditions

The market conditions indicate that property values increased overall at +14.3%, BUT due to Interest Rate & Market Changes, Values have begun to stabilize based on a Comparative Market Analysis performed on the subjects market within the past 12 months (Yearly). The market conditions in this area can be considered stable. The financing is predominantly conventional with few concessions. Marketing time is estimated to be 0 to 3 months with supply relatively in balance with demand. The area trend is towards remodeling of houses and improvement of existing ones.

Yearly Median - (Homes between 5,000 sf - 10,000 sf)

05/22/2020-05/22/2021 = \$5.237M

05/22/2021-05/22/2022 = \$6.000M = +12.8% - Adjusted on Comps 4 & 5

05/22/2022-05/22/2023 = \$7.000M = +14.3% - Market time was not adjusted due to Interest Rate & Market changes based on

(1) Sold Sale was ONLY found within the past year of Homes between 5,000 sf - 10,000 sf in La Jolla.

HUD/FHA 4000.1 Guide defines a decline neighborhood as:

"A decline in prices or deterioration in other market conditions as evidence by an over supply of existing inventory and extended marketing times. Generally a declining trend in the housing market is identifiable when it extends for a period of at least 6 months or 2 quarters prior to the effective date of the appraisal."



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Supplemental Addendum

File No. 6389 Castejon Dr

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				

Certification supplement:

1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.
2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.
3. It is assumed that permits are available on all structures, including permanent foundations, and it is assumed the age given to the appraiser either by the county/city records, or by the home owner is true and accurate, if found not to be true and accurate, I reserve the right to change my appraisal. Supervisory inspection is an exterior only.
4. Digital signature: this report has been digitally signed by the appraiser, if there is any unauthorized use of this report, or my signature, this report will no longer be valid.

ADDENDUM #1:

External Obsolescence: Also known as economic obsolescence, means loss of value from all causes outside the property itself.

External Obsolescence: No

Extraordinary Assumption: An assumption to within an appraisal that is essential that the value opinion would be erroneous if the assumption proved to be false.

Extraordinary Assumptions: No

Definition of Hypothetical Conditions: A condition contrary of fact. An appraisal may be based on assumption that differs from existing conditions.

Hypothetical Conditions: No

MLS COMMENT:

All sales used for the purpose of this appraisal were verify through mls as an arms length transaction. Sold comparables were listed on mls and sold to different parties, each of whom acts in his or her own best interest.

LISTING AND PENDING ADDENDUM

The appraiser's opinion of value is based on the market, research and knowledge of the area. The listing or pending sales is contracted by realtors and homeowners. The appraiser does not have or has ever had any type of opinion or communication with realtors or the homeowners prior to the appraisal assignment.

Market Exposure Time Addendum

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be 90 days and was derived using a comparative market analysis via MLS. The appraiser gathered market data of the comparable sales and listings within the past 6 - 12 months and performed a comparative market analysis of the comparable sales and listings in gathering market data for reasonable exposure time of the subject property.

Comparable sales were adjusted for:

- Sales and finance: The median concession amount is \$10,000. Concessions adjustments must reflect the difference between what the comparables actually sold for with the sales or financing concessions and what they would have sold for without the concessions so that the dollar amount of the adjustments will approximate the reaction of the market to the concessions.. The analysis performed is from the 1004 Markets Condition Analysis.
- 2023 Marketing Time: Market time was not adjusted due to Interest Rate & Market Changes.
- 2022 Marketing Time: Market time was not adjusted due to Interest Rate & Market Changes.
- 2021 Marketing Time: Market time was adjusted at $[12.8\% \times (\text{Sales Price of Comp}/24 \text{ months}) \times (\# \text{ of months back from Contract Date}) = \text{Adjustment}]$, due to the market increasing in 2021 according to the Market Conditions Analysis performed on the subjects market area.
- Location: Superior location of the comparable properties located closer to the Water were adjusted between \$100,000 - \$200,000 based on paired sales analysis of properties not located on adverse street locations.
- View: Superior ocean, coastline views when compared to subject's views were adjusted between \$250,000 - \$500,000 based on the markets reaction toward the appeal of the views.
- Quality of Construction: Adjustments toward quality of construction were applied at \$500,000 toward the exterior improvements and foundation reinforcements completed according to market analysis of the comparable properties.
- Condition: Interior improvements were adjusted at \$2,000,000 for being inferior Condition & according to market analysis of the comparable properties. Mls was utilized toward adjustments and interior features of the comparable sales.
- Age: Actual age adjustments were not warranted due to the ongoing improvements and complete home remodeled both the subject property and comparable properties have done, thus lowering the effective age of all the properties improved.
- Site: \$25/ sf, based on usability if greater than 1000 sf.
- Gross living area: \$500/sf for differences exceeding 500 sf.
- Garage: Adjustments were applied at \$20,000 according to market reaction toward superior enclosed parking.
- Fireplace: Adjustments were applied at \$10,000 according to market reaction toward the market appeal of the added amenity.
- Bedroom: \$50,000
- Full Bath: \$50,000
- Deck/Terrace/Open/Cvd Patio - Adjustments toward the different type of patios were derived based on the markets reaction toward the extension of the interior of the home outward with use of balconies, decks and patios. The adjustment was applied between \$20,000-\$40,000 depending on type.
- Amenities: Superior amenities were considered to have a superior market appeal based on paired sales analysis of the closed sales. The adjustment reflects the difference in market appeal with a home featuring these amenities versus a home without the additional amenities: Firepit: \$10,000; Outdoor Kitchen: \$50,000; Sporting Courts: \$50,000

The adjustments utilized were determined through paired sales analysis, appraisers working knowledge and experience. The adjustments reflect the difference the typical buyer would pay for the added amenity. Age and condition adjustments were computed together to allow the appraiser to account for actual age, effective age, renovations and remodeling. Condition adjustments when warranted were based upon comments/documentation from agents/brokers in the mls with respect to remodeling, updating superior to the subject or inferior such as a fixer or tlc, etc.



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Supplemental Addendum

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Appraiser	Sidney Loiseau					

Adjustments made are based on current market analysis. Most weight and consideration was given to closed comparable sales accordingly (SEE BELOW). The sources of market data used in this analysis for the sales comparison approach may have included Sandicor MLS, Value Plus, title company, online search engines, interior and exterior physical inspection of the property, and appraiser's personal knowledge of this market area.

Comparable Property Weighted Sales

Comparable 1 - \$17,810,000 (20%) = \$3,562,000

Comparable 2 - \$19,158,500 (20%) = \$3,831,700

Comparable 3 - \$18,392,720 (20%) = \$3,678,544

Comparable 4 - \$16,795,000 (20%) = \$3,359,000

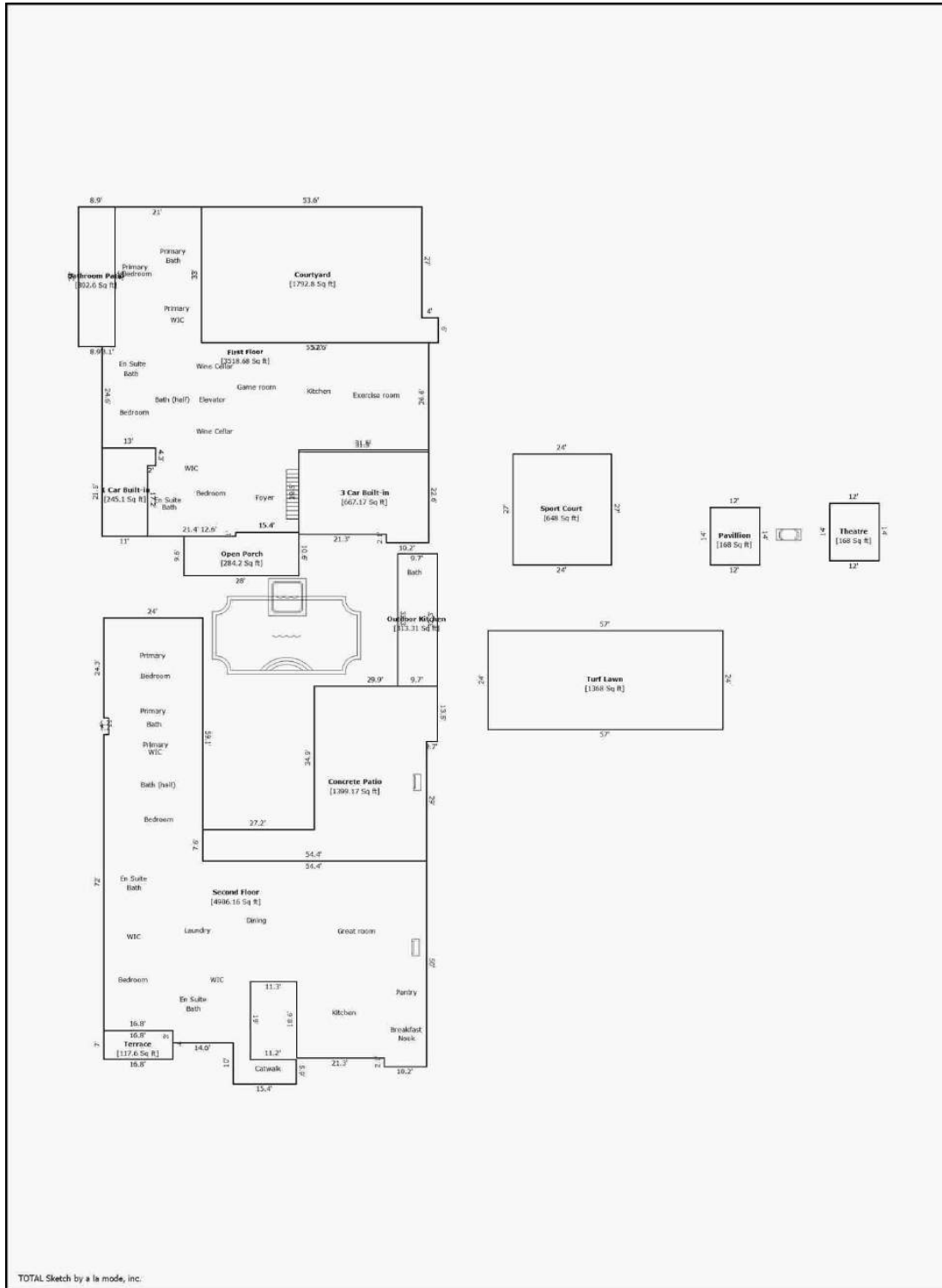
Comparable 5 - \$18,013,600 (20%) = \$3,602,720

Total Weighted Sales - \$18,033,964**Rounded Weighted Sales - \$18,034,000**

APPRAISER RESERVES THE RIGHT TO AMEND AND/OR REVISE THE REPORT SHOULD FACTUAL EVIDENCE IN CONTRAST TO THE INFORMATION PROVIDED BE PRESENTED.

Building Sketch

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



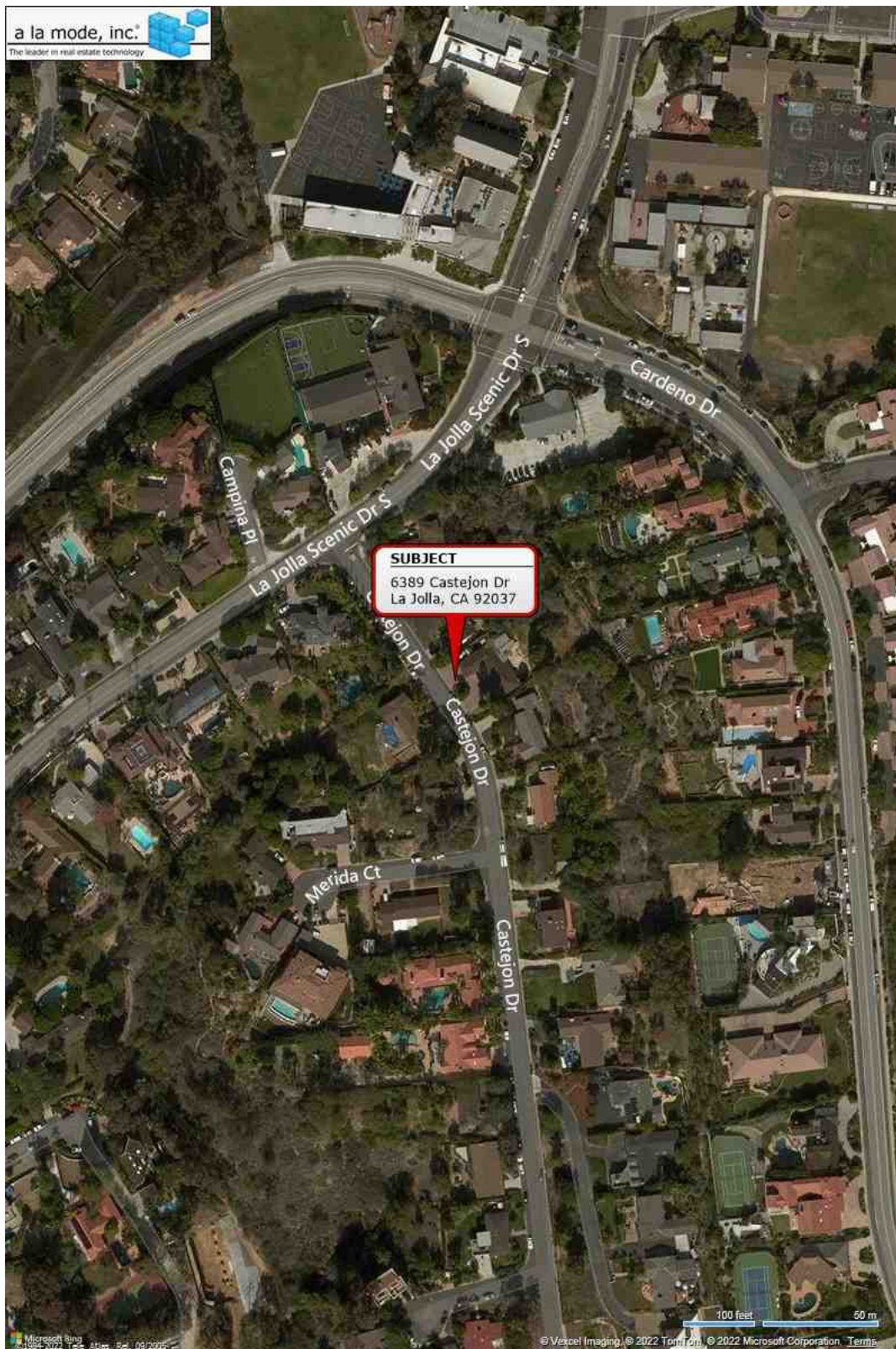
Building Sketch

Client	Cesar Mora/Natasha Mora				
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Living Area		Calculation Details	
First Floor	3518.68 Sq ft	$26.6 \times 31.5 =$	837.9
		$21 \times 33 =$	693
		$46.1 \times 15.4 =$	709.94
		$21.4 \times 17.2 =$	368.08
		$29.9 \times 19.4 =$	580.06
		$13 \times 24.6 =$	319.8
		$9.9 \times 1 =$	9.9
Second Floor	4906.16 Sq ft	$24 \times 24.3 =$	583.2
		$15.4 \times 5.9 =$	90.86
		$10.2 \times 2.1 =$	21.42
		$4.2 \times 4.1 =$	17.22
		$47.9 \times 31.5 =$	1508.85
		$29.3 \times 11.3 =$	331.09
		$44.2 \times 11.6 =$	512.72
		$7.2 \times 3 =$	21.6
		$24 \times 72 =$	1728
		$4 \times 22.8 =$	91.2
Total Living Area (Rounded):		8425 Sq ft	
Non-living Area			
Sport Court	648 Sq ft	$24 \times 27 =$	648
Turf Lawn	1368 Sq ft	$24 \times 57 =$	1368
Outdoor Kitchen	313.31 Sq ft	$9.7 \times 32.3 =$	313.31
Terrace	117.6 Sq ft	$16.8 \times 7 =$	117.6
Theatre	168 Sq ft	$14 \times 12 =$	168
Pavillion	168 Sq ft	$14 \times 12 =$	168
Courtyard	1792.8 Sq ft	$6 \times 4 =$	24
		$53.6 \times 33 =$	1768.8
Bathroom Patio	302.6 Sq ft	$34 \times 8.9 =$	302.6
1 Car Built-in	245.1 Sq ft	$11 \times 17.2 =$	189.2
		$4.3 \times 13 =$	55.9
Concrete Patio	1399.17 Sq ft	$29.9 \times 13.5 =$	403.65
		$29 \times 27.2 =$	788.8
		$7.6 \times 27.2 =$	206.72
3 Car Built-in	667.17 Sq ft	$20.5 \times 21.3 =$	436.65
		$10.2 \times 22.6 =$	230.52
Open Porch	284.2 Sq ft	$9.6 \times 12.6 =$	120.96
		$15.4 \times 10.6 =$	163.24

Aerial Map

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				

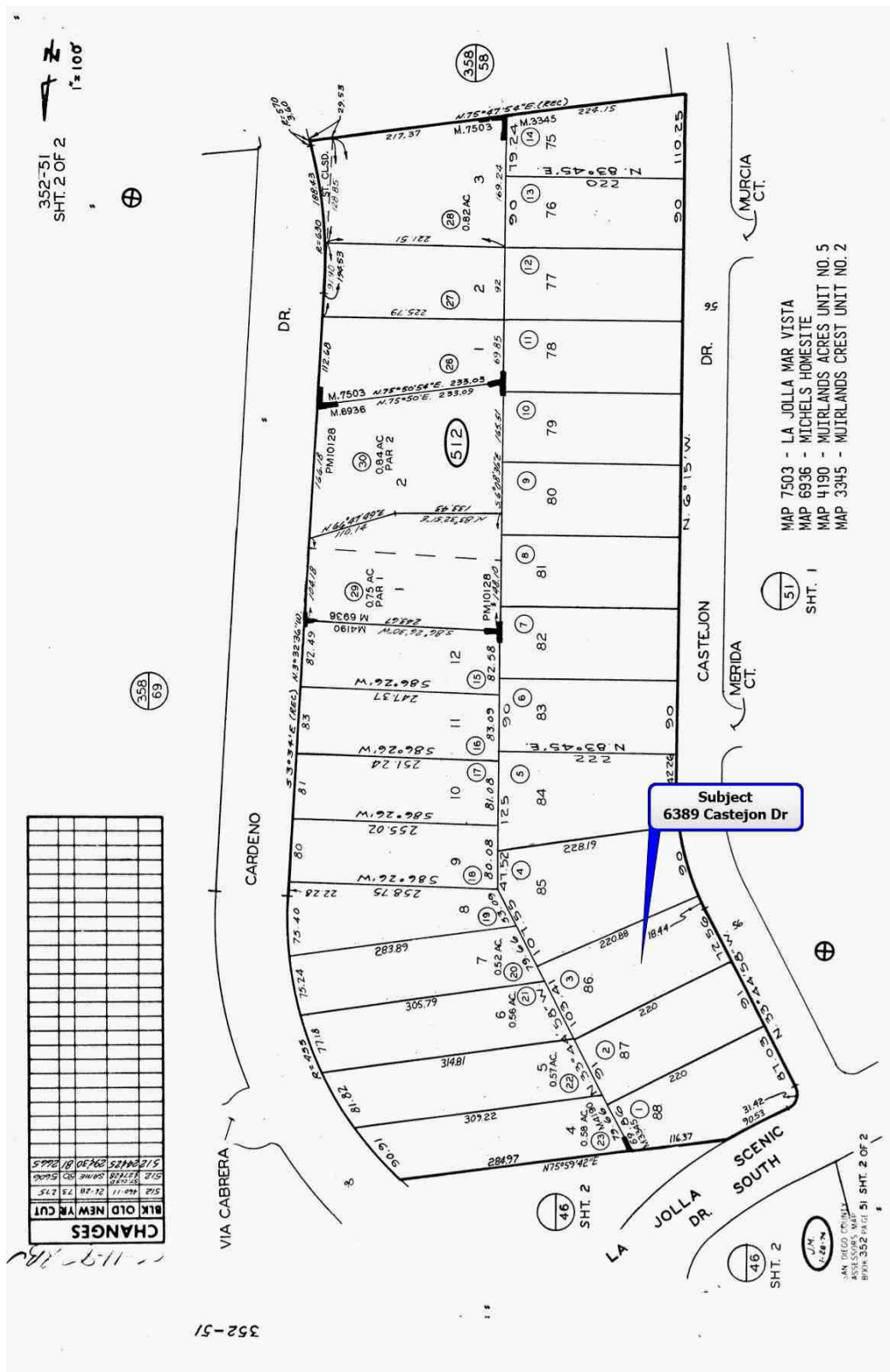


Location Map

Client	Cesar Mora/Natasha Mora			
Property Address	6389 Castejon Dr			
City	La Jolla	County	San Diego	State CA Zip Code 92037
Appraiser	Sidney Loiseau			



Client	Cesar Mora/Natasha Mora						
Property Address	6389 Castejon Dr						
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Appraiser	Sidney Loiseau						



Subject Photo Page

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Subject Front

6389 Castejon Dr
 Sales Price
 Gross Living Area 8,425
 Total Rooms 12
 Total Bedrooms 6
 Total Bathrooms 8.2
 Location Residential
 View Ocn/Coast/Sunset
 Site 21400 sf
 Quality New/Custom
 Age 1



Subject Rear



Subject Street

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Pavilion



Sport Court



Bocce Ball Court



Pavilion



Ocean/Coast Views



Rear Yard

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Vanishing Edge Swimming Pool



Vanishing Edge Swimming Pool



Outdoor Kitchen



Vanishing Edge Swimming Pool



Outdoor Bathroom 1



Outdoor Bathroom 1

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Outdoor Kitchen



Outdoor Living Room



Living Room



Dining Room



Second Floor Cat-Walk



Breakfast Nook

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Kitchen



Kitchen



Elevator



Laundry Room



Bedroom



En Suite Bathroom 2

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



En Suite Bathroom 2



Walk-in Closet



Private Balcony



Bedroom



En Suite Bathroom 3



Half Bathroom

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Built-in Coffee Bar



Primary Bedroom(Main Floor)



Primary Bedroom(Main Floor)



Primary Bathroom 4 (Main Floor)



Primary Bathroom 4 (Main Floor)



Primary Bathroom 4 (Main Floor)

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA
Appraiser	Sidney Loiseau	Zip Code	92037		



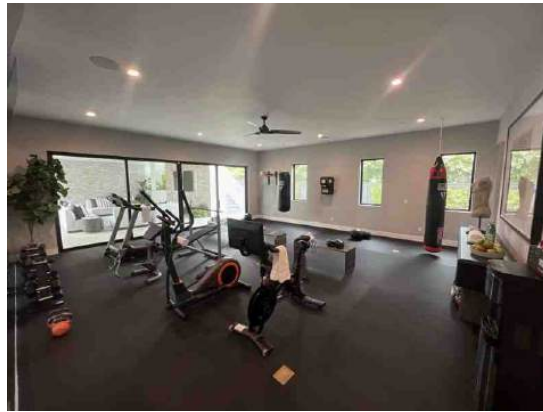
Primary Bathroom 4 (Main Floor)



Walk-in Closet



Foyer



Gym



Lower Level Kitchen



Lower Level Kitchen

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Side of Home



Interior View



Bedroom



En Suite Bathroom 5



Bedroom



En Suite Bathroom 6

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Half Bathroom



Hallway to Lower Level Primary



Primary Bedroom(Lower Level)



Primary Bedroom(Lower Level)



Primary Bathroom 7 (Lower Level)



Primary Bathroom 7 (Lower Level)

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Primary Bedroom Walk-in Closet(Lower Level)



Primary Bedroom Private Retreat (Lower Level)



Retreat w/Outdoor Shower



Side of Home

Interior Photos

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Lower Level Entertainment Lounge



Dual Wine Locker



Dual Wine Locker



Mezzanine w/Waterfall



Lower Level Outdoor Lounge



Side of Home

Comparable Photo Page

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Comparable 1

7505 Hillside Dr	
Prox. to Subject	0.96 miles NW
Sale Price	15,800,000
Gross Living Area	10,285
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	6.0
Location	Feeder St
View	Ocn/Coast/Sunset
Site	32670 sf
Quality	Good/Custom
Age	26



Comparable 2

1320 Muirlands Dr	
Prox. to Subject	0.88 miles SW
Sale Price	21,800,000
Gross Living Area	12,628
Total Rooms	12
Total Bedrooms	7
Total Bathrooms	8.2
Location	Residential
View	Ocn/Coast/Sunset Pano
Site	28314 sf
Quality	New/Custom
Age	5



Comparable 3

6251 La Jolla Scenic Dr S	
Prox. to Subject	0.41 miles SW
Sale Price	18,375,000
Gross Living Area	9,000
Total Rooms	12
Total Bedrooms	6
Total Bathrooms	7.1
Location	Feeder St
View	Ocn/Coast/Sunset Pano
Site	1.02 ac
Quality	New/Custom
Age	5

Serial# A5601DF5
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Comparable Photo Page

Client	Cesar Mora/Natasha Mora				
Property Address	6389 Castejon Dr				
City	La Jolla	County	San Diego	State	CA Zip Code 92037
Appraiser	Sidney Loiseau				



Comparable 4

8410 Whale Watch Way
Prox. to Subject 1.81 miles N
Sale Price 14,500,000
Gross Living Area 8,500
Total Rooms 11
Total Bedrooms 5
Total Bathrooms 3.3
Location Resid Culdesac
View Ocn/Coast/Sunset Pano
Site 19598 sf
Quality Good/Custom
Age 13



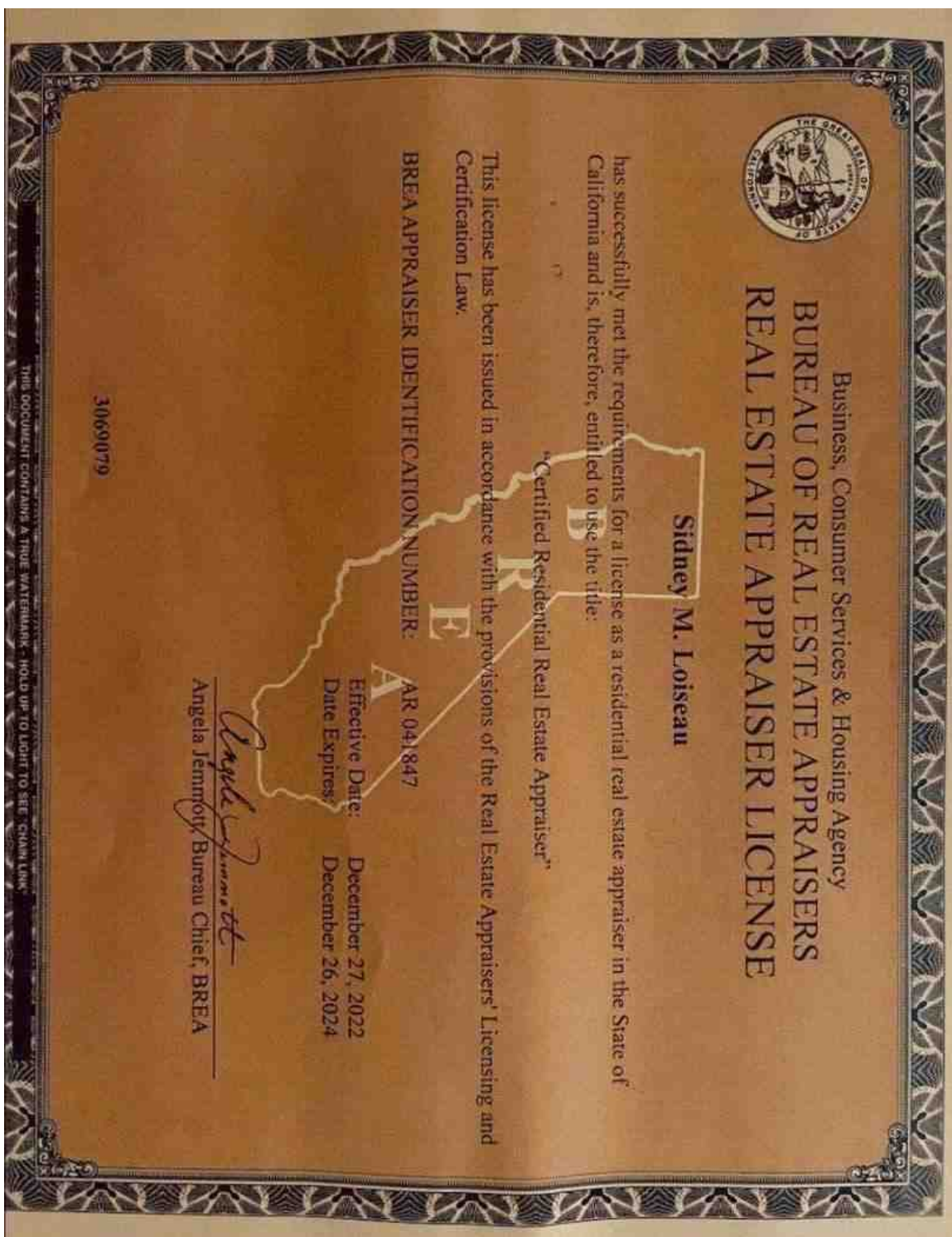
Comparable 5

8436 Westway Dr
Prox. to Subject 1.87 miles N
Sale Price 17,400,000
Gross Living Area 8,078
Total Rooms 13
Total Bedrooms 7
Total Bathrooms 8.2
Location Residential
View Ocn/Coast/Sunset Pano
Site 19990 sf
Quality New/Custom
Age 2



Comparable 6

1021 Muirlands Dr
Prox. to Subject 1.14 miles SW
Sale Price 16,750,000
Gross Living Area 10,168
Total Rooms 13
Total Bedrooms 7
Total Bathrooms 7.3
Location Residential
View Ocn/Coast/Sunset Pano
Site 36590 sf
Quality Good/Custom
Age 35



HUDSON INSURANCE COMPANY

100 William Street, 5th Floor
New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1014947 **Renewal of:** PRA-2AX-1006435

1. Named Insured: Sidney M Loiseau

2. Address: 3911 Cleveland Avenue #34142
San Diego, CA 92103

3. Policy Period: **From:** December 6, 2022 **To:** December 6, 2023

12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above

4. Limit of Liability	Each Claim	Policy Aggregate
Damages Limit of Liability	A. \$1,000,000	B. \$1,000,000
Claims Expense Limit of Liability	C. \$1,000,000	D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each Claim **5B. \$1,000** Aggregate

6. Policy Premium: \$1,146.00 **State Taxes/Surcharges:** \$0.00

7. Retroactive Date: December 6, 2010

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:

Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: HUDSONCLAIMS300@HUDSONINSURANCEGROUP.COM

9. A. Program Administrator: Riverton Insurance Agency Corp.
B. Agent/Broker: OREP Insurance Services, LLC
(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary

PRA100 (01/20)

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